

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CIANCIARULO, BETTE ANN

§ Case No. 16-02932

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Ira Bodenstein, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$182,592.84</u> (without deducting any secured claims)	Assets Exempt: <u>\$21,402.00</u>
Total Distribution to Claimants: <u>\$7,944.02</u>	Claims Discharged Without Payment: <u>\$14,428.52</u>
Total Expenses of Administration: <u>\$1,790.71</u>	

3) Total gross receipts of \$ 9,734.73 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$9,734.73 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$157,910.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,790.71	1,790.71	1,790.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	18,621.00	22,372.54	22,372.54	7,944.02
<b>TOTAL DISBURSEMENTS</b>	\$176,531.00	\$24,163.25	\$24,163.25	\$9,734.73

4) This case was originally filed under Chapter 7 on January 30, 2016.  
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/21/2016 By: /s/Ira Bodenstein  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Met Life Whole Life Insurance (value is before p	1129-000	9,734.73
<b>TOTAL GROSS RECEIPTS</b>		<b>\$9,734.73</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Chase Bank	4110-000	14,817.00	N/A	N/A	0.00
NOTFILED	TD Auto Finance	4110-000	11,799.00	N/A	N/A	0.00
NOTFILED	Chase Bank	4110-000	131,294.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$157,910.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Ira Bodenstein	2100-000	N/A	1,723.47	1,723.47	1,723.47
Ira Bodenstein	2200-000	N/A	15.00	15.00	15.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	13.48	13.48	13.48
Rabobank, N.A.	2600-000	N/A	15.32	15.32	15.32
Rabobank, N.A.	2600-000	N/A	13.44	13.44	13.44
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,790.71	\$1,790.71	\$1,790.71

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1 -2	Discover Bank	7100-000	4,815.00	8,509.63	8,509.63	3,021.60
2	American InfoSource LP as agent for	7100-000	1,224.00	1,259.09	1,259.09	447.08
3	CAPITAL ONE, N.A.	7100-000	1,288.00	1,358.44	1,358.44	482.35
4	PYOD, LLC its successors and assigns as assignee	7100-000	1,817.00	1,862.45	1,862.45	661.32
5	PYOD, LLC its successors and assigns as assignee	7100-000	2,342.00	2,400.69	2,400.69	852.43
6	Citibank, N.A.	7100-000	3,485.00	3,265.34	3,265.34	1,159.45
7	Portfolio Recovery Associates, LLC	7100-000	3,650.00	3,716.90	3,716.90	1,319.79
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$18,621.00	\$22,372.54	\$22,372.54	\$7,944.02

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 16-02932

**Trustee:** (330129) Ira Bodenstein

**Case Name:** CIANCIARULO, BETTE ANN

**Filed (f) or Converted (c):** 01/30/16 (f)

**§341(a) Meeting Date:** 02/26/16

**Period Ending:** 11/21/16

**Claims Bar Date:** 06/02/16

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	639 Jon Lane Single-family home Purchased in 19 Orig. Description: 639 Jon Lane Single-family home Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000. Entire property value: \$164000; Imported from original petition Doc# 1; Exemption: 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 AB-1.1 - Amount: 15000.00; Lien: Opened 3/01/05 Last Active 8/21/15 Other (including a right to offset) 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 Value \$164000 - Amount: 131294.00; Lien: Opened 6/01/02 Last Active 10/30/15 Other (including a right to offset) 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 Value \$164000 - Amount: 14817.00	164,000.00	0.00		0.00	FA
2	Deposits of money - : US Bank Orig. Description: Deposits of money - : US Bank; Imported from original petition Doc# 1; Exemption: Checking Account No. ending with	1,982.44	0.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

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Period Ending: 11/21/16

Claims Bar Date: 06/02/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
	4182: US Bank AB-17.1 - Amount: 1982.44				
3	Deposits of money - : Northwest Municipal Federa Orig. Description: Deposits of money - : Northwest Municipal Federal Credit Union; Imported from original petition Doc# 1; Exemption: Northwest Municipal Federal Credit Union AB-17.2 - Amount: 100.00	100.00	0.00	0.00	FA
4	Used Household Goods, Furnishings, and Appliance Orig. Description: Used Household Goods, Furnishings, and Appliances; Imported from original petition Doc# 1	500.00	1.00	0.00	FA
5	Computer, Printer and Television Orig. Description: Computer, Printer and Television; Imported from original petition Doc# 1	50.00	1.00	0.00	FA
6	Used Clothing Orig. Description: Used Clothing; Imported from original petition Doc# 1; Exemption: Used Clothing AB-11.1 - Amount: 1.00	100.00	0.00	0.00	FA
7	Met Life Whole Life Insurance (value is before p Orig. Description: Met Life Whole Life Insurance (value is before penalties) Adult Daughter; Imported from original petition Doc# 1; Exemption: Met Life Whole Life Insurance (value is before penalties) Beneficiary: Adult Daughter AB-31.1 - Amount: 1917.56	8,391.63	6,082.44	9,734.73	FA
8	: Illinois Municipal Retirement Fund Deceased Sp Orig. Description: : Illinois Municipal Retirement Fund Deceased Spouse Benefits Value Reflecting Monthly Benefit; Imported from original petition Doc# 1; Exemption: Pension: Illinois	1,446.80	0.00	0.00	FA

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Claims Bar Date:** 06/02/16

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
	Municipal Retirement Fund Deceased Spouse Benefits Value Reflecting Monthly Benefi AB-21.1 - Amount: 1.00					
9	Duplicate of asset number 8 Orig. Description: : Illinois Municipal Retirement Fund; Imported from original petition Doc# 1; Exemption: Pension: Illinois Municipal Retirement Fund AB-21.2 - Amount: 1.00	0.00	0.00		0.00	FA
10	Edward Jones Account 22 Shares of Sprint Orig. Description: Edward Jones Account 22 Shares of Sprint; Imported from original petition Doc# 1	94.60	1.00		0.00	FA
11	Illinois Driver's License, FOID Card Orig. Description: Illinois Driver's License, FOID Card; Imported from original petition Doc# 1	0.00	1.00		0.00	FA
12	Hyundai Elantra 2012 Value Per KBB, PPV. Entire Orig. Description: Hyundai Elantra 2012 Value Per KBB, PPV. Entire property value: \$14299; Imported from original petition Doc# 1; Exemption: 2012 Hyundai Elantra Value Per KBB, PPV AB-3.1 - Amount: 2400.00; Lien: 1/21/216 Other (including a right to offset) 2012 Hyundai Elantra Value Per KBB, PPV Value \$14299 - Amount: 11799.00	14,299.00	0.00		0.00	FA
13	One Dog Orig. Description: One Dog; Imported from original	20.00	1.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

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**Trustee:** (330129) Ira Bodenstein

**Case Name:** CIANCIARULO, BETTE ANN

**Filed (f) or Converted (c):** 01/30/16 (f)

**§341(a) Meeting Date:** 02/26/16

**Period Ending:** 11/21/16

**Claims Bar Date:** 06/02/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
petition Doc# 1					
13 Assets Totals (Excluding unknown values)	\$190,984.47	\$6,087.44		\$9,734.73	\$0.00

**Major Activities Affecting Case Closing:**

3/31/2016-Trustee liquidating cash value life insurance policy

TIN Applied For

**Initial Projected Date Of Final Report (TFR):** December 31, 2016

**Current Projected Date Of Final Report (TFR):** December 31, 2016



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 16-02932  
**Case Name:** CIANCIARULO, BETTE ANN

**Trustee:** Ira Bodenstein (330129)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*8966 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4064  
**Period Ending:** 11/21/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/26/16	{7}	Bette A. Cianciarulo	Net cash value from Insurance Policy	1129-000	9,734.73		9,734.73
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,724.73
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.48	9,711.25
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.32	9,695.93
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.44	9,682.49
10/05/16	101	Ira Bodenstein	Dividend paid 100.00% on \$15.00, Trustee Expenses; Reference:	2200-000		15.00	9,667.49
10/05/16	102	Ira Bodenstein	Dividend paid 100.00% on \$1,723.47, Trustee Compensation; Reference:	2100-000		1,723.47	7,944.02
10/05/16	103	Discover Bank	Dividend paid 35.50% on \$8,509.63; Claim# 1 -2; Filed: \$8,509.63; Reference:	7100-000		3,021.60	4,922.42
10/05/16	104	American InfoSource LP as agent for	Dividend paid 35.50% on \$1,259.09; Claim# 2; Filed: \$1,259.09; Reference:	7100-000		447.08	4,475.34
10/05/16	105	CAPITAL ONE, N.A.	Dividend paid 35.50% on \$1,358.44; Claim# 3; Filed: \$1,358.44; Reference:	7100-000		482.35	3,992.99
10/05/16	106	PYOD, LLC its successors and assigns as assignee	Dividend paid 35.50% on \$1,862.45; Claim# 4; Filed: \$1,862.45; Reference:	7100-000		661.32	3,331.67
10/05/16	107	PYOD, LLC its successors and assigns as assignee	Dividend paid 35.50% on \$2,400.69; Claim# 5; Filed: \$2,400.69; Reference:	7100-000		852.43	2,479.24
10/05/16	108	Citibank, N.A.	Dividend paid 35.50% on \$3,265.34; Claim# 6; Filed: \$3,265.34; Reference:	7100-000		1,159.45	1,319.79
10/05/16	109	Portfolio Recovery Associates, LLC	Dividend paid 35.50% on \$3,716.90; Claim# 7; Filed: \$3,716.90; Reference:	7100-000		1,319.79	0.00

<b>ACCOUNT TOTALS</b>	<b>9,734.73</b>	<b>9,734.73</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>9,734.73</b>	<b>9,734.73</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$9,734.73</b>	<b>\$9,734.73</b>	

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-02932

Case Name: CIANCIARULO, BETTE ANN

Taxpayer ID #: \*\*-\*\*\*4064

Period Ending: 11/21/16

Trustee: Ira Bodenstein (330129)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*8966 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	9,734.73
Net Estate :	\$9,734.73

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****8966	9,734.73	9,734.73	0.00
	\$9,734.73	\$9,734.73	\$0.00